



Contact:

Jeff Landis
617-425-6691
978-778-8711 (C)
jeff.landis@metrohousingboston.org

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With Eviction Moratorium Ending June 30, Families Have Options for Help

Households May be Eligible for up to Twelve Months of Rental Arrears With no Dollar Limit

Boston, MA – While the Commonwealth of Massachusetts begins to ease many of the restrictions that have been in place since the start of the pandemic, families throughout the state are still facing the risk of losing their homes due to financial hardships brought on by the COVID-19 public health emergency. Now, due to additional federal funding, there is increased emergency housing assistance available to Massachusetts individuals and families through the **Emergency Rental Assistance Program (ERAP)**.

With the launch of ERAP, which builds upon the popular and effective Residential Assistance for Families in Transition (RAFT) and Emergency Rental and Mortgage Assistance (ERMA) programs, Metro Housing and our regional partners across the state now have resources to help families with incomes up to 80 percent of the area median. For a family of three in the Boston region that level is \$90,950.

In the month of April, Metro Housing provided rental assistance to more than 3,000 families, distributing \$8.6 million. For the entire fiscal year to date, Metro Housing distributed more than \$39 million.

Here are the key elements of ERAP:

- Renters must be able to provide a statement attesting to unemployment, decreased wages, or increased expenses due to COVID-19.
- Households may be eligible for up to twelve (12) months of rental arrears (plus an extra 3 months if funding allows and need is demonstrated), as well as overdue utilities arrears up to \$1,500. All rent and utility arrears must have been, accrued after 3/13/20.
 - Under RAFT/ERMA, renters and landlords may receive up to \$10,000 during state of emergency and up to \$7,000 for six months after end of state of emergency.
- Renters applying for assistance may earn up to 80% of Area Median Income (AMI).
 - For comparison, RAFT has an income eligibility limit of 50% AMI (60% for Domestic Violence); ERMA has the same eligibility limit of 80% AMI.
- Applicants to the RAFT and ERMA programs may also be considered for ERAP; no additional or separate application is required.

Residential Assistance for Families in Transition (RAFT) Program

The RAFT program helps keep households in stable housing situations when facing eviction, foreclosure, loss of utilities, and other housing emergencies caused by loss of income, increase in expenses, or both. RAFT helps all kinds of households by providing up to \$10,000 per household to help preserve current housing or move to new housing.

Funding can be used for a variety of needs, including rent or mortgage arrears, security deposits, or other expenses to help households obtain or maintain stable housing. Households with incomes up to 50% of Area Median Income (AMI)*, or 60% of AMI for people who are at risk of homelessness because of domestic violence, are eligible for assistance.

Emergency Rental and Mortgage Assistance Program (ERMA)

ERMA can provide rental and mortgage assistance to low-income households who have been impacted by the crisis and may not be eligible for RAFT. This program is available for households within the 50-80% range of Area Median Income (AMI). Like RAFT, ERMA may provide up to \$4,000 for eligible households to assist with rent or mortgage arrears accrued after April 1, 2020 and/or with upcoming rent or mortgage payments.

Subsidized Housing Emergency Rental Assistance (SHERA)

SHERA is a collaboration between the Massachusetts Department of Housing and Community Development (DHCD), MassHousing, and the Massachusetts Housing Partnership (MHP), and allows qualified owners of income-restricted units, as well as Local Housing Authorities, to apply for help directly on behalf of all their income-eligible residents with past-due rent.

Currently in a pilot phase, SHERA will expedite relief to tenants in need, while also allowing regional administering agencies to concentrate on applications from non-subsidized tenants in need of assistance.

Additional information on these rental assistance programs, including the online application, can be found at bit.ly/Rentrelief.

About Metro Housing|Boston

Serving more than 25,000 households annually, Metro Housing|Boston is dedicated to mobilizing wide-ranging resources to provide innovative and personalized services that assist families in avoiding homelessness, maintain housing stability, and achieve economic security. With more than 30 years' experience piloting and implementing housing programs, it has solidified their position as an industry-leading expert on navigating the affordable housing field. Metro Housing|Boston is committed to making sure that every person in Greater Boston will always have a place to call home. Visit www.metrohousingboston.org, facebook.com/MetroHousingBoston, or follow on Twitter at [@MetroHousingBos](https://twitter.com/MetroHousingBos).